IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF MISSOURI

IN RE:)	
)	Case No. 13-50098-can7
Karey Rae Termini)	
Debtor(s))	

RESPONSE TO SHOW CAUSE ORDER REGARDING ATTORNEY FEES

Comes now Jon K. Lowe (Attorney) and for his response states that:

- 1. He submits that attorney fees in part should be returned or credited to the debtor
- 2. He states that he enrolled the Debtor in a Credit Counseling course through New Horizons on January 19, 2012 and the Debtor assured Attorney that she would complete the course by the end of the week. When the Debtor signed the appropriate forms she informed counsel that she "had called the counseling."
- 3. It was counsel's understanding, when this case was filed, that credit counseling had been completed.
- 4. Approximately a quarter of the fee for this case was the result of credit counseling/debt defense regarding a lawsuit filed against the Debtor in the Circuit Court of Platte County, Missouri. At least two other hours were devoted to pre-bankruptcy planning and counseling.
- 5. Debtor wishes counsel to proceed in representing her and in re-filing bankruptcy since this case was dismissed without prejudice.
- 6. Counsel submits that a fee of \$500.00 is a reasonable fee in light of the circumstances and the remainder to be returned/credited to the Debtor.

Date: April 1, 2013. s/Jon K. Lowe
Jon K. Lowe #42449
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Merriam, KS 66203

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Attorney for the Debtor

CERTIFICATE OF SERVICE

I certify that I served a true and correct copy of the above Response to the Debtor by hand delivery on April 1, 2013.

s/Jon K. Lowe Jon K. Lowe